

Information to identify the case:

Debtor 1:	Lidia A. Zapata	Social Security number or ITIN:	xxx-xx-0235
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/13/14
Case number:	14-22197-MBK	Date case converted to chapter:	7 10/10/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lidia A. Zapata	
2. All other names used in the last 8 years	aka Lidia Rivas, aka Lidia Rolon	
3. Address	1151 Woodlane Rd, Unit D1 Eastampton, NJ 08060	
4. Debtor's attorney Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
5. Bankruptcy trustee Name and address	Andrea Dobin Trenk DiPasquale 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

Debtor **Lidia A. Zapata**

Case number **14-22197-MBK**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/11/17
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	November 6, 2017 at 11:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/5/18
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lidia A. Zapata
 Debtor

Case No. 14-22197-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 30

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db +Lidia A. Zapata, 1151 Woodlane Rd, Unit D1, Eastampton, NJ 08060-3903
 514853575 +Alfredo J. Garcia MD, 1035 U.S. 46, Clifton, NJ 07013-2430
 514853576 +Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121
 515075467 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 514853577 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 514853578 +Baxter Financial, LLC, 630 Freedom Bus Ctr Dr, King Of Prussia, PA 19406-1331
 514853579 +Bus Trans Ed, Inc., 1 Jefferson St, Passaic, NJ 07055-6505
 514853580 +Calvin Johnson, 8 Garner Lane, Willingboro, NJ 08046-3318
 514853582 Directv, PO Box 830032, Baltimore, MD 21283-0032
 514853585 Geico, One Geico Plaza, Bethesda, MD 20811-0001
 515084176 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 514853587 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 514853589 Social Security Admin, 4701 West 2100 Sou, Salt Lake City, UT 84120
 514853591 +Sure Recovery Service, Po Box 818, Jackson, NJ 08527-0818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ecf@newjerseybankruptcy.com Oct 11 2017 23:09:26 Lee Martin Perlman,
 Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
 tr +EDI: BADOBIN.COM Oct 11 2017 22:43:00 Andrea Dobin, Trenk DiPasquale,
 427 Riverview Plaza, Trenton, NJ 08611-3420
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2017 23:10:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 11 2017 23:10:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514882568 EDI: AIS.COM Oct 11 2017 22:43:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 514853581 +EDI: CCS.COM Oct 11 2017 22:43:00 Credit Coll, Po Box 773, Needham, MA 02494-0918
 514853583 +EDI: DCI.COM Oct 11 2017 22:43:00 Diversified Consultant, P O Box 551268,
 Jacksonville, FL 32255-1268
 514853584 +E-mail/Text: bknotice@ercollections.com Oct 11 2017 23:10:23 Enhancrcvrco,
 ATTENTION: CLIENT SERVICES, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 514945210 EDI: RESURGENT.COM Oct 11 2017 22:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514853586 +E-mail/Text: bankruptcydepartment@tsico.com Oct 11 2017 23:11:06 Nco Fin/09,
 ATTENTION: BANKRUPTCY, 507 Prudential Rd, Horsham, PA 19044-2308
 514853588 +E-mail/Text: Supportservices@receivablesperformance.com Oct 11 2017 23:11:08
 Receivables Performanc, 20816 44th Ave Wes, Lynnwood, WA 98036-7744
 514920024 EDI: NEXTEL.COM Oct 11 2017 22:43:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 514853590 +EDI: NEXTEL.COM Oct 11 2017 22:43:00 Sprint, PO Box 8077, London, KY 40742-8077
 514853592 EDI: AISTMBL.COM Oct 11 2017 22:43:00 TMobile, PO Box 742596,
 Cincinnati, OH 45274-2596
 514853593 EDI: TFSR.COM Oct 11 2017 22:43:00 Toyota Motor Credit, TOYOTA FINANCIAL SERVICES,
 Po Box 8026, Cedar Rapids, IA 52408
 514865023 EDI: TFSR.COM Oct 11 2017 22:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 30

Date Rcvd: Oct 11, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
nj_ecf_notices@buckleymadole.com
Lee Martin Perlman on behalf of Debtor Lidia A. Zapata ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corp
NJ_ECF_Notices@buckleymadole.com

TOTAL: 8